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***UCO Bank Pensioners' Association
West Bengal***

Registered under Indian Trade Union Act
Affiliated to AIUCBOF, AIUBPF and AIBPRC
23, N . S. Road, (1st Floor) Kolkata – 700001
Phone : 2248 4924

Circular No :13/16-17

Dated, :24th November,,2016

Circular to all Members

Dear Comrades,

Sub: Second Governing Body Meeting

Second Governing Body Meeting of our Association was held on 16th November, 2016 at UALL Auditorium , Salt Lake, Kolkata.

Com.P K Sarkar, , former President of AIBOC and former Convener of UFBU and Com. Soumen Roy Choudhury, General Secretary, All India UCO Bank Officers Federation attended the inaugural Session as Special Guests.

Com Sarkar in his address highlighted various issues concerning the retirees and apathy of IBA and Banks in resolving the same.

Com.Roy Choudhury urged upon the importance of unity amongst all sections of retired employees.

The General Secretary placed his report on the activities and developments during last six months.

After threadbare discussions in which many Governing Body Members participated, the report was unanimously accepted. Copy of the Report adopted at the meeting is attached..

In the concluding session, representative from Heritage Health TPA deliberated on various issues concerning Group Mediclaim Policy and answered to the queries from the members on the matter.:

Comradely Yours,

(Subrata Sarkar)
General Secretary

***UCO Bank Pensioners' Association
West Bengal***

Report of the General Secretary
Placed at the 2nd Governing Body Meeting of the Association
Held on 16th November, 2016
At UALL Auditorium , Salt Lake, Kolkata

16th November,2016

Dear comrades,

I welcome you all at the 2nd Governing Body Meeting of our Association and place before you the report on the activities and developments since our 1st Governing Body Meeting held on 12/04/16 at CITU Hall, Kolkata

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At the outset we would like to pay homage to our members who left us for heavenly abode during the period. Let the departed souls rest in peace.

Membership

Membership of our Association as on date stands at 2389. The position though satisfactory still needs improvement. Concerted efforts need to be made to contact all section of employees at least one month prior to their retirement and get them enrolled as member.

Subscription

As on date around 900 members have submitted standing instruction for debiting their accounts on account of monthly subscription of Rs 10/-. The position is extremely unsatisfactory. More than 60% of the members are yet to submit the standing instruction. District Secretaries are requested to chalk out plan for collecting SI from all defaulting members by December, 2016. We gathered that in many cases SI s submitted by the members have not been executed, Subscription received is not sufficient even to meet rent for our office room

District –wise subscription position is being placed at the meeting separately.

Bank's Group Mediclaim Policy

Huge increase in renewal premium has been a cause for serious concern to all the pensioners.. As reported , the increase was on account of adverse claim: premium ratio. Our Federation wanted to know from the bank whether the said information furnished by the Insurance Co was got verified by independent auditor .The bank could not provide any reply. Besides the premium issue , there are serious deficiencies in implementation of the policy.

1. There is serious discrimination between existing employees and the retirees though both the sections are covered by the same policy. While premium for the existing employees are paid by the bank , retirees have to pay their own premium. Additional premium has been charged from the retirees for reimbursement of Domiciliary Expenses which the existing employees do not have to bear.

2. Heritage Health TPA while settling the claims makes deductions beyond the provision of the policy, As for example ceiling of Rs 21,000 for award staff and Rs 26,000 for the officers are being imposed which is not provided in the policy. Deductions are also made referring to PPN Package which has no relation with Bank Group Mediclaim Policy, The above matters were repeatedly referred to the bank without any positive action Unfortunately, there is no assigned department/section in our bank to look into the Complaints.

The above matters have been referred to the bank for discussion at Grievance Cell Meeting to be held shortly

On our part we have been regularly helping the members in submission of the claim, follow up of the queries, settlement of the claims etc. Regular SMS were sent reminding payment of premium

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Top –Up Mediclaim Policy

We entered into an arrangement with United India Insurance Co for Top UP Mediclaim Policy for the period 1st April, 2016 to 31st March, 2017 for a sum assured of Rs 3 lac. The premium payable was lowest in comparison to arrangements entered into by other unions/societies. We are thankful to the members for widespread response to the scheme. Till date nearly 840 members have applied to the scheme which is also highest amongst all other unions/societies.

Short Message Service (SMS)

We started sending SMS to our member apprising them about all important events which has been widely appreciated. We have received information that some of our members are not getting SMS probably because of wrong inputs of Mobile Nos. District Secretaries may please get the correct contact nos of such members.

Circular

We are getting regular complaints from the members regarding non-receipt of Circular. It is true that circular are not posted to each individual member because of financial constrain. Cost of printing, envelope postage etc., aggregates to Rs 10/- per circular resulting total expenditure of Rs 25,000/- which will be a great strain on our financial position. Circulars are regularly uploaded in our website and members are requested to visit the same periodically for up to date information.

Website

Our Circulars and all important communications are regularly uploaded in our website. All Governing Body Members are requested to visit our website on a regular basis so that they can apprise the members about the latest developments.

Our website address is : **www.ucbpawb.com**

Meeting

During the period under review Four Office Bearer Meetings were held.

General Body Meetings of all the Districts were held except Jalpaiguri and Darjeeling , where District Committees were formed. Meeting of Jalpaiguri and Darjeeling Districts will be held in the month of December, 2016.

At the meeting of the Hooghly District , suggestions were mooted by few members that District Secretary be elected at the General Body Meeting of the District. To give cognizance to the said view, it was decided that till Governing Body takes a decision in the matter, the committee elected will function on an adhoc basis though most of the members wanted the committee to function on a full fledged basis.

Since there is no provision regarding formation of District Committee in our constitution and all the District Secretaries were selected by the Governing Body in its First Meeting held on 12.04.2016 , it is felt that same principle should also be applied in case of Hooghly District It is , therefore, felt that Com Dilip Malakar selected by the Governing Body will function as District Secretary and the Committee elected at the District Committee meeting will function as full fledged Committee till next General Meeting

All India UCO Bank Pensioner's Federation

Since Bank's Head Office is situated at Kolkata, we have to carry out many work assigned by our Federation and other State Units. Our Governing Body members regularly followed up various issues forwarded by various units with H.O. PSD/ESW Department. Mediclaim matters

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are taken up with Insurance Co/TPA. Mediclaim Applications for left over pensioners were got included till 10th November, 2016 .

Other Activities

We feel that the members of our Association may get involved in various Social and Cultural Activities.

We suggest that we may get involved in the following activities

1. Eye Donation campaign and registration
2. Literary work by Pensioners and their family members which will be regularly uploaded in our website and efforts will be made to compile a magazine before our next conference
3. Auction Bridge Competition at District Level followed by final round at State Level
4. Annual Picnic at District level.

In conclusion , I would like to thank all the Governing Body members and the District Secretaries for the support and help they have extended in functioning of the Central Committee. I am sure that their continued support will take our Association to a new height.

With warm regards,

Comradely yours ,
Sd/-

Subrata Sarkar
General Secretary

There was huge gathering at the demonstration at BBD Bag Traffic Island held on 24.11.2016 at the call of AIBPARC to highlight retirees issue. Speakers at the meeting explained in details the issues concerning the retirees and the future course of action for addressing the same.